IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/759,960 Confirmation No.: 7007

Applicant : Richard A. Braun

Filed : 01/16/2004

Title : System and Method for Directory Secured User Account

TC/Art Unit : 2131

Examiner: : Unknown

Docket No. : 67519.001049

Customer No. : 21967

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REVOCATION OF POWER OF ATTORNEY WITH NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Sir:

CAPITAL ONE FINANCIAL CORPORATION, a Delaware corporation, organized under the laws of the State of Delaware, having a place of business at 1680 Capital One Drive, McLean, Virginia 22102, is assignee of total interest in the above-captioned patent application pursuant to an Assignment to CAPITAL ONE FINANCIAL CORPORATION recorded January 16, 2004 at Reel 014935, Frame 0242.

Pursuant to 37 C.F.R. § 3.73(b), the undersigned, who is empowered to act on behalf of the Assignee, hereby declares that he has reviewed the evidentiary documents of the chain of title and certifies that, to the best of Assignee's knowledge and belief, title to the above-captioned patent application is with the Assignee.

Assignee hereby revokes any and all previous Powers of Attorney in the above-identified application and hereby appoints, both jointly and severally, the practitioners associated with

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as its attorneys and agents with full power of substitution and revocation, to prosecute said patent application, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing thereon, and to take any and all other legal action with regard to this patent application, the following attorneys and agents of the firm of Hunton & Williams LLP:

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Dated: 12/15/06

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